

**FY2015-16 Employer Contribution Rates:** K12, ISD, Charter/PSA, District Library, and Community College

<b>Active Members</b>		<b>Basic/MIP with Premium Subsidy</b>	<b>Pension Plus with Premium Subsidy</b>	<b>Pension Plus with PHF</b>	<b>Pension Plus to DC with PHF</b>	<b>Basic/MIP to DC with Premium Subsidy</b>	<b>Basic/MIP to DC with PHF</b>	<b>Basic/MIP with PHF</b>
<b>DB CONTRIBUTIONS</b>								
<b>PENSION CONTRIBUTIONS</b>								
Pension Normal Cost		4.39%	3.17%	3.17%	0.00%	0.00%	0.00%	4.39%
Pension UAAL		13.20%	13.20%	13.20%	13.20%	13.20%	13.20%	13.20%
Pension Early Retirement Incentive		1.36%	1.36%	1.36%	1.36%	1.36%	1.36%	1.36%
<b>Pension Total Rate</b>		<b>18.95%</b>	<b>17.73%</b>	<b>17.73%</b>	<b>14.56%</b>	<b>14.56%</b>	<b>14.56%</b>	<b>18.95%</b>
<b>HEALTH CONTRIBUTIONS</b>								
Health Normal Cost		0.43%	0.43%	0.00%	0.00%	0.43%	0.00%	0.00%
Health UAAL		6.40%	6.40%	6.40%	6.40%	6.40%	6.40%	6.40%
<b>Health Total Rate</b>		<b>6.83%</b>	<b>6.83%</b>	<b>6.40%</b>	<b>6.40%</b>	<b>6.83%</b>	<b>6.40%</b>	<b>6.40%</b>
<b>DTL2 Records</b>	<b>DB Contribution Total</b>	<b>25.78%</b>	<b>24.56%</b>	<b>24.13%</b>	<b>20.96%</b>	<b>21.39%</b>	<b>20.96%</b>	<b>25.35%</b>
<b>DC CONTRIBUTIONS</b>								
DC Employer Contributions		0.00%	1.00%	1.00%	3.00%	4.00%	4.00%	0.00%
Personal Healthcare Fund		0.00%	0.00%	2.00%	2.00%	0.00%	2.00%	2.00%
<b>DTL4 Records</b>	<b>DC Contribution Total</b>	<b>0.00%</b>	<b>1.00%</b>	<b>3.00%</b>	<b>5.00%</b>	<b>4.00%</b>	<b>6.00%</b>	<b>2.00%</b>

The table below is provided for budgeting purposes only; changes to employer contribution rates used in payroll reporting<sup>1</sup> are not required. The MPSERS UAAL Stabilization Rate<sup>2</sup> is the estimated statewide impact on 2014-15 MPSERS UAAL Rate Stabilization funding. Because legislation calls for utilizing each entity's prior year salary as a base for distribution, the amount paid to each district will vary from the amount the district sets up as liability using that rate and current year payroll. The Total Rate<sup>3</sup> is the estimated annual level percentage of the MPSERS payroll contribution rate.

**Employer Defined Benefit (DB) Contribution Rates with MPSERS UAAL Rate Stabilization Amount:**

DB Rate Charged on Reported Payroll: <sup>1</sup>	25.78%	24.56%	24.13%	20.96%	21.39%	20.96%	25.35%
MPSERS UAAL Stabilization Rate: <sup>2</sup>	10.53%	10.53%	10.53%	10.53%	10.53%	10.53%	10.53%
<b>Total Rate:<sup>3</sup></b>	<b>36.31%</b>	<b>35.09%</b>	<b>34.66%</b>	<b>31.49%</b>	<b>31.92%</b>	<b>31.49%</b>	<b>35.88%</b>

1 - Rate charged through normal payroll reporting process.

2 - Rate charged through monthly MPSERS UAAL Rate Stabilization Amount invoice.

3 - Total combined rates. "Total Rate" is to be used for budgeting purposes only.

Effective: October 1, 2015 - September 30, 2016

**FY2015-16 Employer Contribution Rates:** K12, ISD, Charter/PSA, District Library, and Community College

Retirees		Basic/MIP with Premium Subsidy*	Pension Plus with Premium Subsidy	Pension Plus with PHF	Pension Plus to DC with PHF	Basic/MIP to DC with Premium Subsidy	Basic/MIP to DC with PHF	Basic/MIP with PHF
<b>DB CONTRIBUTIONS</b>								
<b>PENSION CONTRIBUTIONS</b>								
Pension Normal Cost		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Pension UAAL		0.00%	13.20%	13.20%	13.20%	13.20%	13.20%	13.20%
Pension Early Retirement Incentive		0.00%	1.36%	1.36%	1.36%	1.36%	1.36%	1.36%
<b>Pension Total Rate</b>		0.00%	<b>14.56%</b>	<b>14.56%</b>	<b>14.56%</b>	<b>14.56%</b>	<b>14.56%</b>	<b>14.56%</b>
<b>HEALTH CONTRIBUTIONS</b>								
Health Normal Cost		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Health UAAL		0.00%	6.40%	6.40%	6.40%	6.40%	6.40%	6.40%
<b>Health Total Rate</b>		0.00%	<b>6.40%</b>	<b>6.40%</b>	<b>6.40%</b>	<b>6.40%</b>	<b>6.40%</b>	<b>6.40%</b>
<b>DTL2 Records</b>	<b>DB Contribution Total</b>	<b>0.00%</b>	<b>20.96%</b>	<b>20.96%</b>	<b>20.96%</b>	<b>20.96%</b>	<b>20.96%</b>	<b>20.96%</b>
<b>DC CONTRIBUTIONS**</b>								
DC Employer Contributions		0.00%	1.00%	1.00%	3.00%	4.00%	4.00%	0.00%
Personal Healthcare Fund		0.00%	0.00%	2.00%	2.00%	0.00%	2.00%	2.00%
<b>DTL4 Records</b>	<b>DC Contribution Total</b>	<b>0.00%</b>	<b>1.00%</b>	<b>3.00%</b>	<b>5.00%</b>	<b>4.00%</b>	<b>6.00%</b>	<b>2.00%</b>
<p>* Effective July 1, 2014, UAAL of 20.96% is charged only for former qualified participants working in any position and hired either directly or indirectly.</p> <p>**DC contributions are charged for <i>directly</i> hired qualified participants and former qualified participants only.</p>								

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**Employer Defined Benefit (DB) Contribution Rates with MPSERS UAAL Rate Stabilization Amount:**

DB Rate Charged on Reported Payroll: <sup>1</sup>	0.00%	20.96%	20.96%	20.96%	20.96%	20.96%	20.96%
MPSERS UAAL Stabilization Rate: <sup>2</sup>	0.00%	10.53%	10.53%	10.53%	10.53%	10.53%	10.53%
<b>Total Rate:<sup>3</sup></b>	<b>0.00%</b>	<b>31.49%</b>	<b>31.49%</b>	<b>31.49%</b>	<b>31.49%</b>	<b>31.49%</b>	<b>31.49%</b>

1 - Rate charged through normal payroll reporting process.

2 - Rate charged through monthly MPSERS UAAL Rate Stabilization Amount invoice.

3 - Total combined rates. "Total Rate" is to be used for budgeting purposes only.